

	SELECTIVE CONTRACTING ARRANGEMENT					
	HOSPITAL AND MEDICAL SCA EXPERIENCE FOR 2002 #					
		Incurred	In-Net	Incurred	Out-Net	Total
	Earned	Claims/	% of	Claims	% of	Loss
SCA	Premium	In-Network	Claims	Out-of-Network	Claims	Ratio
	(1)	(2)	(3) = (2)/((2)+(4))	(4)	(5) = (4)/((2)+(4))	(6) = ((2)+(4))/(1)
Aetna Life Insurance	\$ 37,019,603	\$ 28,577,935	89%	\$ 3,368,358	11%	86%
AmeriHealth	\$ 195,394,220	\$ 146,865,238	90%	\$ 15,548,153	10%	83%
CGLIC	\$ 169,468,159	\$ 127,943,708	86%	\$ 21,494,433	14%	88%
GE Group Life	\$ 5,083,422	\$ 3,438,601	81%	\$ 832,953	19%	84%
Guardian	\$ 73,837,205	\$ 48,555,161	83%	\$ 10,202,862	17%	80%
Nippon	\$ 7,988,557	\$ 6,455,063	89%	\$ 757,603	11%	90%
Oxford Health	\$ 424,346,365	\$ 303,986,432	90%	\$ 31,963,576	10%	79%
Trustmark	\$ 13,193,831	\$ 9,415,779	80%	\$ 2,353,945	20%	89%
UniCare Life & Health	\$ 6,491,112	\$ 5,207,258	84%	\$ 1,008,986	16%	96%
United HealthCare	\$ 52,465,712	\$ 31,479,419	82%	\$ 6,815,645	18%	73%
United of Omaha	\$ 926,616	\$ 619,300	68%	\$ 285,138	32%	98%
Wellchoice	\$ 67,216,234	\$ 59,090,447	90%	\$ 6,858,713	10%	98%
<b>TOTAL***</b>	<b>\$ 1,053,431,036</b>	<b>\$ 771,634,341</b>	<b>88%</b>	<b>\$ 101,490,365</b>	<b>12%</b>	<b>83%</b>
<b>GRAND TOTAL</b>	<b>\$ 1,053,431,036</b>					
# Figures shown may also include pharmacy and other ancillary services provided.						
* unable to provide claim dollars.						
**unable to segregate in & out of network claim dollars						
*** DOES NOT INCLUDE THOSE COMPANIES UNABLE TO PROVIDE IN AND OUT OF NETWORK CLAIMS						

Reference: annual reports submitted by carriers.